

DETAILED ACTION

Status of Claims

1. This action is in reply to the arguments/remarks filed on 26 September 2011.
2. Claims 1, 2, 4-6 and 8 are currently pending and have been examined.
3. This action is **final**.

Response to Arguments

Applicant's arguments received on 26 September 2011 have been fully considered but they are not persuasive. Referring to the previous Office action, Examiner has cited relevant portions of the references as a means to illustrate the systems as taught by the prior art. As a means of providing further clarification as to what is taught by the references used in the first Office action, Examiner has expanded the teachings for comprehensibility while maintaining the same grounds of rejection of the claims, except as noted above in the section labeled "Status of Claims." This information is intended to assist in illuminating the teachings of the references while providing evidence that establishes further support for the rejections of the claims.

In response to applicant's argument (recitation "additionally, neither Norris nor Lowe discloses a personal information storage device that stores electronic money information. Moreover, they do not teach transmitting from the personal information storage device the electronic money information by short-distance radio communication to the mobile terminal with which a pair relationship has been established to make the mobile terminal pay with the electronic money. Still further, neither of the references teach providing an information providing control means that receives an electronic money increase request signal of a predetermined designated amount of money from said mobile terminal by said short-distance

communication means and transmits an electronic money increase signal of said designated amount of money to a mobile terminal by said short-distance communication means, as recited in Claims 2 and 5." pages 6 and 7)

Examiner argues that the secondary reference (Lowe) discloses an information storage device may be semi-permanently attached to a wearer. The device can include an outer casing configured to be compatible with long term contact with a human body. A data storage component may store information of the wearer and a transceiver may wirelessly communicate information from the data storage component. The stored information can be, for example, the complete medical history of the wearer, "emergency" medical information, prescriptions, medical warnings (e.g., past history of coronary problems), financial information, social security numbers, or other useful information.

((ABSTRACT)). Examiner also finds that Lowe disclose external reader 420 may transmit a request for data which may be received by personal information storage device 300 (act 503). The request may be a wireless request that is received by transceiver 303. Optionally, in implementations in which security or user privacy is an issue, the request may be authenticated to ensure that the entity reading the data is an authorized entity (act 504). Techniques for authenticating entities are described in more detail below. Control circuitry 304 may then read the requested data from data storage component 301 and transmit the data to reader 420 via transceiver 303 (act 505). ([0033]) Examiner respectfully maintains rejections based on the information provided.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office Action:
 - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1-2, 4-6 and 8 are rejected under 35 U.S.C. 103(a) as being unpatentable over Norris (US 6,105,007 - herein referred to as Norris) in view of Lowe (US PGP 2006/0059013 A1 – herein referred to as Lowe).

6. **Claim 1:**

Norris shown, discloses the following limitations:

- *information storage means for storing personal information and electronic money information* (see at least column 8 lines 24-41)
- *short-distance communication means for making short-distance radio communications in a noncontact manner* (see at least column 3 lines 10-27)
- *pair relationship establishment means for receiving a pair relationship establishment request signal from a mobile terminal by said short-distance communication means and transmitting personal identification information to said mobile terminal by said short-distance communication means* (see at least column 2 lines 37-48)
- *information providing control means for receiving electronic money information from a financial institution terminal by said short-distance communication means to be deposited with electronic money and transmitting said electronic money information by said short-distance communication means to a mobile terminal with which said pair relationship has been established to make the mobile terminal pay with electronic money* (see at least ABSTRACT; see also column 2 lines 37-48; see also column 8 lines 24-41)

Norris does not expressly disclose ***wherein said personal information storage device is integrated with something that a user wears.***

However, Lowe does disclose an information storage device may be semi-permanently attached to a wearer. The device can include an outer casing configured to be compatible with long term contact with a human body. A data storage component may store information of the wearer and a transceiver may wirelessly communicate information from the data storage

component. The stored information can be, for example, the complete medical history of the wearer, "emergency" medical information, prescriptions, medical warnings (e.g., past history of coronary problems), financial information, social security numbers, or other useful information. [ABSTRACT] A personal information storage device is described herein that is "permanently" or semi-permanently attached to the individual. Examples of such attachments include a subcutaneous chip, a false tooth or crown with embedded electronic intelligence, or jewelry (e.g., an earring) with embedded electronic intelligence. The device may communicate with external reader devices to convey the personal information of the individual. [0020] Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to combine Norris and Lowe with the practitioners own knowledge in order to disclose *wherein said personal information storage device is integrated with something that a user wears*, motivated by automatic financial account processing system and attached personal information device because this provides a way of wearing personal identification information in a stored capacity.

7. Claim 2:

Norris shown, discloses the following limitations:

- *information providing control means receives an electronic money increase request signal of a predetermined designated amount of money from said mobile terminal by said short-distance communication means* (see at least column 16 lines 65-66)
- *transmits an electronic money increase signal of said designated amount of money to a mobile terminal by said short-distance communication means* (see at least column 2 lines 37-48)

8. Claim 4:

Norris shown, discloses the following limitations:

- *short-distance communication means for making short-distance radio communications in a noncontact manner* (see at least column 3 lines 10-27)

- *user setting means for setting and storing personal information including electronic money information by receiving it by said short-distance communication means from said personal information storage device registered as having the pair relationship (see at least column 2 lines 37-48)*
- *use permission means for transmitting a use permission request signal to a personal information storage device set as having the pair relationship by said short-distance communication means, receiving a use permission signal from said personal information storage device by said short-distance communication means, and making this mobile terminal available to pay with electronic money (see at least column 2 lines 37-48)*
- *pair registration means for transmitting a pair relationship establishment request signal to a personal information storage device by said short-distance communication means, and registering said personal information storage device as having a pair relationship (see at least column 2 lines 37-48)*

Norris does not expressly disclose ***personal information storage device is integrated with something that a user wears receiving personal identification information from said personal information storage device by said short-distance communication means.***

However, Lowe does disclose an information storage device may be semi-permanently attached to a wearer. The device can include an outer casing configured to be compatible with long term contact with a human body. A data storage component may store information of the wearer and a transceiver may wirelessly communicate information from the data storage component. The stored information can be, for example, the complete medical history of the wearer, "emergency" medical information, prescriptions, medical warnings (e.g., past history of coronary problems), financial information, social security numbers, or other useful information. [ABSTRACT] A personal information storage device is described herein that is "permanently" or semi-permanently attached to the individual. Examples of such attachments include a subcutaneous chip, a false tooth or crown with embedded electronic intelligence, or jewelry

(e.g., an earring) with embedded electronic intelligence. The device may communicate with external reader devices to convey the personal information of the individual. [0020]
Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to combine Norris and Lowe with the practitioners own knowledge in order to disclose *personal information storage device is integrated with something that a user wears receiving personal identification information from said personal information storage device by said short-distance communication means*, motivated by automatic financial account processing system and attached personal information device because this provides a way of wearing personal identification information in a stored capacity.

9. Claim 5:

Norris shown, discloses the following limitations:

- *electronic money increase means for designating a predetermined amount of money and transmits an electronic money increase request signal by said short-distance communication means to a personal information storage device set as having a pair relationship, receiving an electronic money increase signal of said designated amount of money from said personal information storage device by said short-distance communication means and stores it* (see at least column 16 lines 65-66)

10. Claim 6:

Norris shown, discloses the following limitations:

- *pair registration means transmits a pair relationship establishment request signal addressed to an arbitrary personal information storage device, and said use permission means transmits a use permission request signal addressed to a specific personal information storage device* (see at least column 2 lines 37-48)

11. Claim 8:

Norris shown, discloses the following limitations:

- *pair registration means transmits a pair relationship establishment request signal addressed to an arbitrary personal information storage device, and said use permission*

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means transmits a use permission request signal addressed to a specific personal information storage device (see at least column 2 lines 37-48)

FINAL CONCLUSION

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

CONCLUSION

Any inquiry of a general nature or relating to the status of this application or concerning this communication or earlier communications from the Examiner should be directed to **Michael D. Cranford** whose telephone number is **571-270-3106**. The Examiner can normally be reached on Monday-Friday, 9:30am-5:00pm. If attempts to reach the examiner by telephone are unsuccessful, the Examiner's supervisor, **Charles Kyle** can be reached at **571-272-6746**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://portal.uspto.gov/external/portal/pair> <<http://pair-direct.uspto.gov>>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at **866.217.9197** (toll-free).

Any response to this action should be mailed to:

Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

or faxed to **571-273-8300**.

Hand delivered responses should be brought to the **United States Patent and Trademark**

Office Customer Service Window:

Randolph Building
401 Dulany Street
Alexandria, VA 22314.

/ Michael Cranford / Examiner / Art Unit 3695 /
January 29, 2012

/HARISH T DASS/

Primary Examiner, Art Unit 3695

